



**CITY/COUNTY ASSOCIATION OF GOVERNMENTS  
OF SAN MATEO COUNTY**

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May 9, 2025

The Honorable Scott Wiener  
Chair, Senate Budget and Fiscal Review  
1020 N Street, Room 502  
Sacramento, CA 95814

The Honorable Jesse Gabriel  
Chair, Assembly Budget Committee  
1021 O Street, Suite 8230  
Sacramento, CA 95814

The Honorable Christopher Cabaldon  
Chair, Senate Budget Subcommittee #4  
1021 O Street, Suite 7320  
Sacramento, CA 95814

The Honorable Sharon Quirk-Silva  
Chair, Assembly Budget Subcommittee #5  
1021 O Street, Suite 4210  
Sacramento, CA 95814

**RE: Budget Request – Sustaining the Bay Area Housing Finance Authority**

Dear Chairs Wiener, Gabriel, Cabaldon, and Quirk-Silva:

The City/County Association of Governments of San Mateo County (C/CAG) strongly supports a \$30 million budget appropriation for the Bay Area Housing Finance Authority (BAHFA) to sustain its regional leadership over the next three years. Considering the state and federal budget situation, this robust “self-help” is vital for meeting our constituents’ housing needs.

C/CAG is the County Transportation Agency (CTA) and also the designated Congestion Management Agency (CMA) for San Mateo County. C/CAG represents all of San Mateo County’s 764,442 residents through its 21-member Board of Directors that includes a seat for every jurisdiction in San Mateo County. C/CAG also supports the 21-Elements program that assists all jurisdictions with their housing efforts. C/CAG works to improve climate resiliency, mobility, the environment, and equity throughout San Mateo County. This budget appropriation aligns with all of C/CAG’s goals.

After the Legislature created BAHFA in 2019, agency staff formed close partnerships with our cities and counties. They foster a collaborative approach that stretches local housing resources further. Last year, BAHFA staff provided essential technical assistance as local staff explored statutorily required expenditure plans for the 80% of revenue from a regional measure that would have flowed directly to local jurisdictions.

BAHFA’s \$30 million request has two components. A \$15 million appropriation would maintain BAHFA’s capacity for three years, including the intensive work required to place a revenue measure on the ballot and the continued operation of the Doorway Housing Portal. The initial development of Doorway - a centralized search and application website for affordable housing in all nine counties - was seeded with a state grant in 2021. Doorway not only makes our residents’ housing search much easier, it also allows cities and counties to redirect resources from local portals to other housing priorities. It is an excellent example of the positive impact generated by operating at a regional scale.

We also encourage you to consider allocating BAHFA an additional \$15 million to launch a new

lending program, with the goals of reducing development costs and assisting BAHFA in becoming self-sufficient. Modeled on the highly successful New York Housing Development Corporation, this program would offer financing to affordable housing developers at lower interest rates than private lenders, thereby reducing development costs. Modest interest and fees would generate self-sustaining operating support for BAHFA.

The Bay Area Housing Finance Authority is a vital resource that has already demonstrated value for our cities, counties, and residents. We can't afford to lose its powerful revenue-raising potential or the immediate housing affordability it creates. And the state needs BAHFA as a robust partner to meet shared housing goals. We respectfully request your support to sustain its work. If you have any questions, please contact Sean Charpentier, C/CAG Executive Director at: [scharpentier@smcgov.org](mailto:scharpentier@smcgov.org).

Thank you for your consideration.

Sincerely,

A handwritten signature in dark ink, appearing to read 'Adam Rak', with a stylized, cursive script.

Adam Rak  
Chair, C/CAG Board

cc: Senator Josh Becker, Chair, Bay Area Caucus  
Assemblymember Diane Papan  
Assemblymember Catherine Stephanie  
Assemblymember Marc Berman  
Assemblymember Buffy Wicks, Vice-Chair, Bay Area Caucus  
Members of the Bay Area Caucus